

METROPOLITAN CAPITAL BANCORP, INC.

	CPP Disbursement Date 04/10/2009	RSSD (Holding Company) 3153224	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$128	\$144	12.7%		
Loans	\$105	\$113	7.4%		
Construction & development	\$2	\$2	6.2%		
Closed-end 1-4 family residential	\$17	\$19	11.5%		
Home equity	\$12	\$12	3.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	12.4%		
Commercial & Industrial	\$41	\$41	-1.3%		
Commercial real estate	\$25	\$33	28.5%		
Unused commitments	\$15	\$23	52.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$18	68.2%		
Cash & balances due	\$4	\$6	32.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$116	\$132	13.8%		
Deposits	\$105	\$117	11.3%		
Total other borrowings	\$11	\$15	38.1%		
FHLB advances	\$11	\$9	-19.0%		
Equity					
Equity capital at quarter end	\$12	\$12	1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	8.8%	--		
Tier 1 risk based capital ratio	11.1%	10.8%	--		
Total risk based capital ratio	12.1%	12.0%	--		
Return on equity ¹	0.1%	11.2%	--		
Return on assets ¹	0.0%	1.0%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	3190.9%	1518.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.1%	0.0%	0.0%	--